

ABSTRACT OF THE DISCLOSURE

Processes for making neutral or anionic complexes containing sequestered DNA for gene transfer, by forming a stable colloid containing an aqueous phase having suspended therein a first DNA complex with a cationic surface potential comprising a DNA sequence complexed with a cationic lipid or polymer, and modifying the surface potential of the first DNA complex to form a stable colloid comprising a second DNA complex with a neutral or net anionic surface potential.